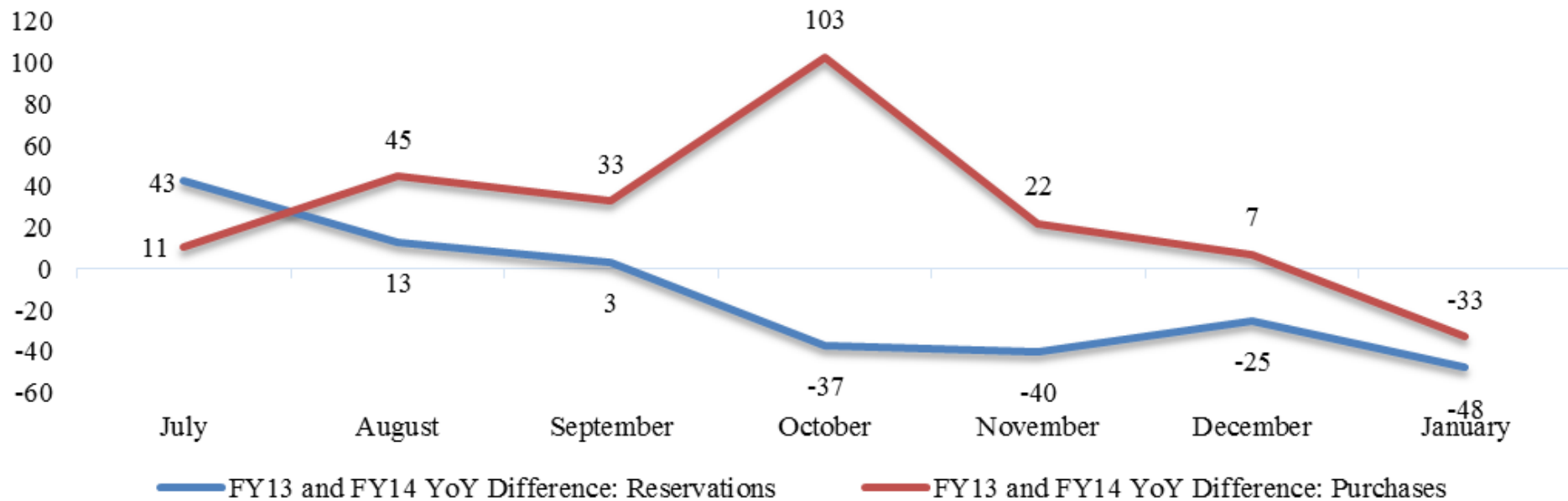




A deadline is the difference  
between a dream and a goal.



## MMP Reservations and Purchases Year over Year Difference



## **DHCD 18 Month Plan Items**

**HOUSING MARYLAND (STATEWIDE HOUSING PLAN)**

**AGENCY RELOCATION PLANNING**

**EXPAND THE MARYLAND MORTGAGE PROGRAM**

**HELP SUSTAIN RESPONSIBLE MARYLAND HOMEOWNERS**

**INCREASE AFFORDABLE RENTAL HOUSING DEVELOPMENT**

**CREATE DEDICATED SOURCE OF FUNDS FOR REVITALIZATION**

**SUSTAINABLE COMMUNITIES**

**HURRICANE SANDY RECOVERY**

**NEW MARKETS TAX CREDIT PROGRAM**

**MAIN STREET MARYLAND PROGRAM**

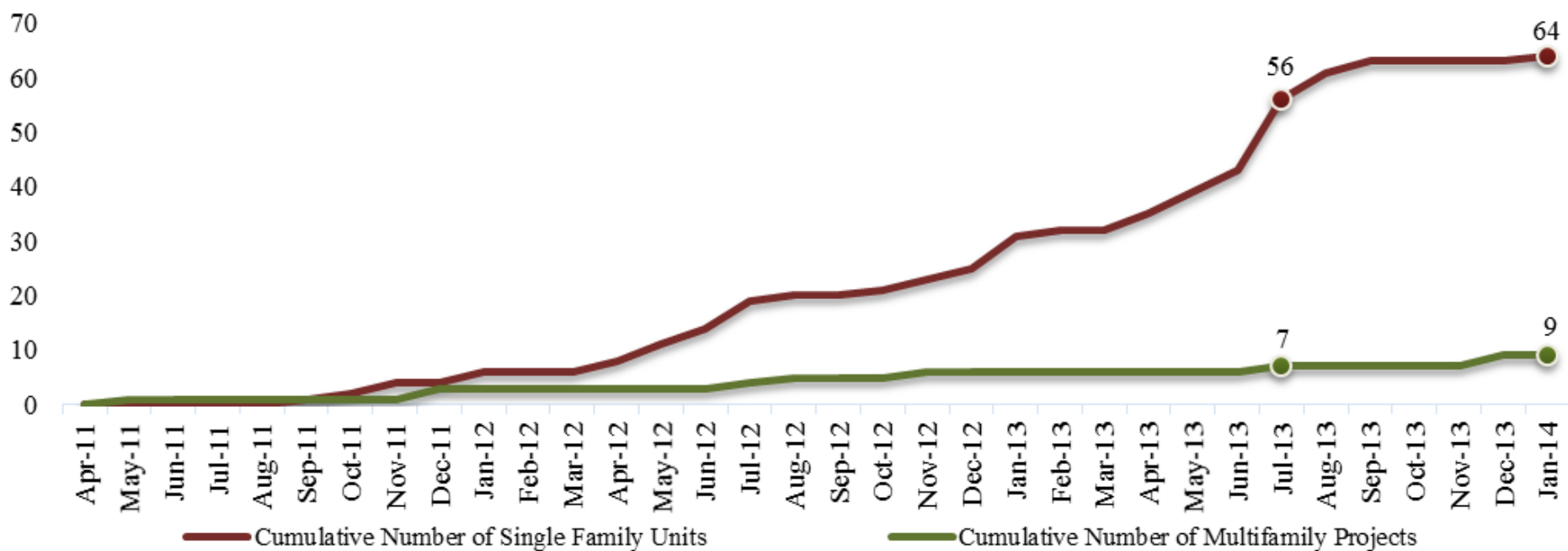
**BETTER BUILDINGS (EECBG) / MARYLAND Be SMART PROGRAM**

**EMPOWER LOW INCOME ENERGY EFFICIENCY PROGRAM**

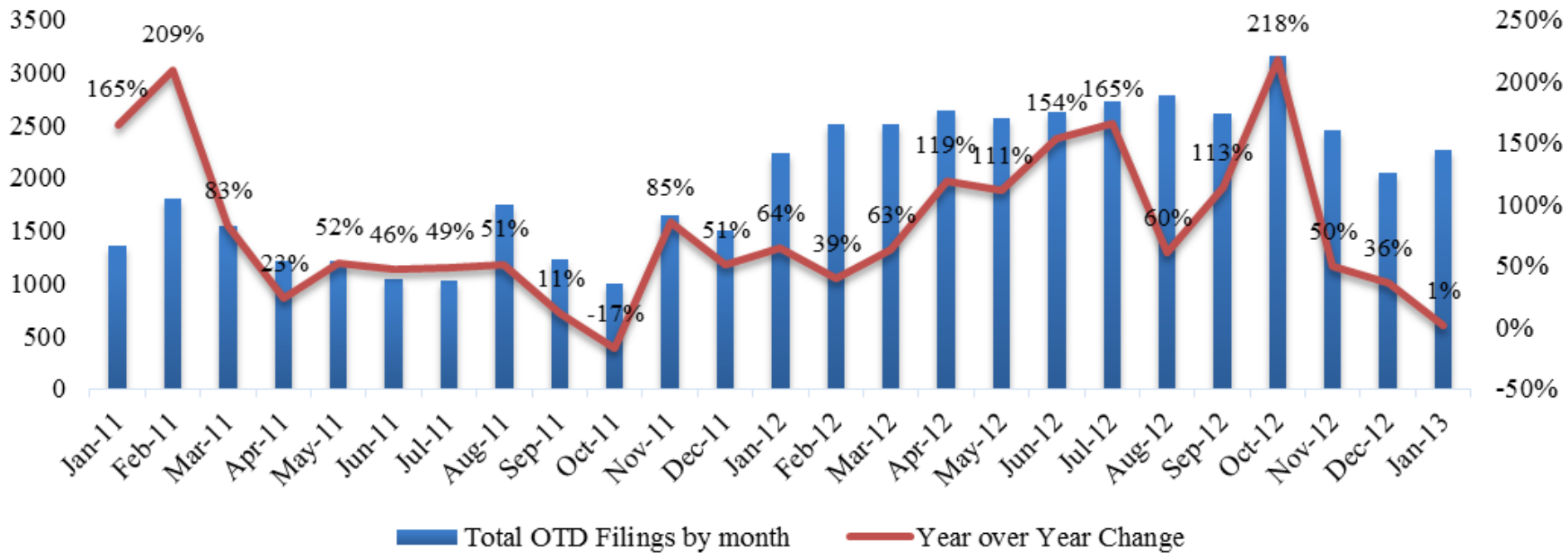
**CUSTOMER INVESTMENT FUNDING (CIF) PROGRAMS**

**MEET CURRENT AND FUTURE DEMAND FOR HOUSING COUNSELING**

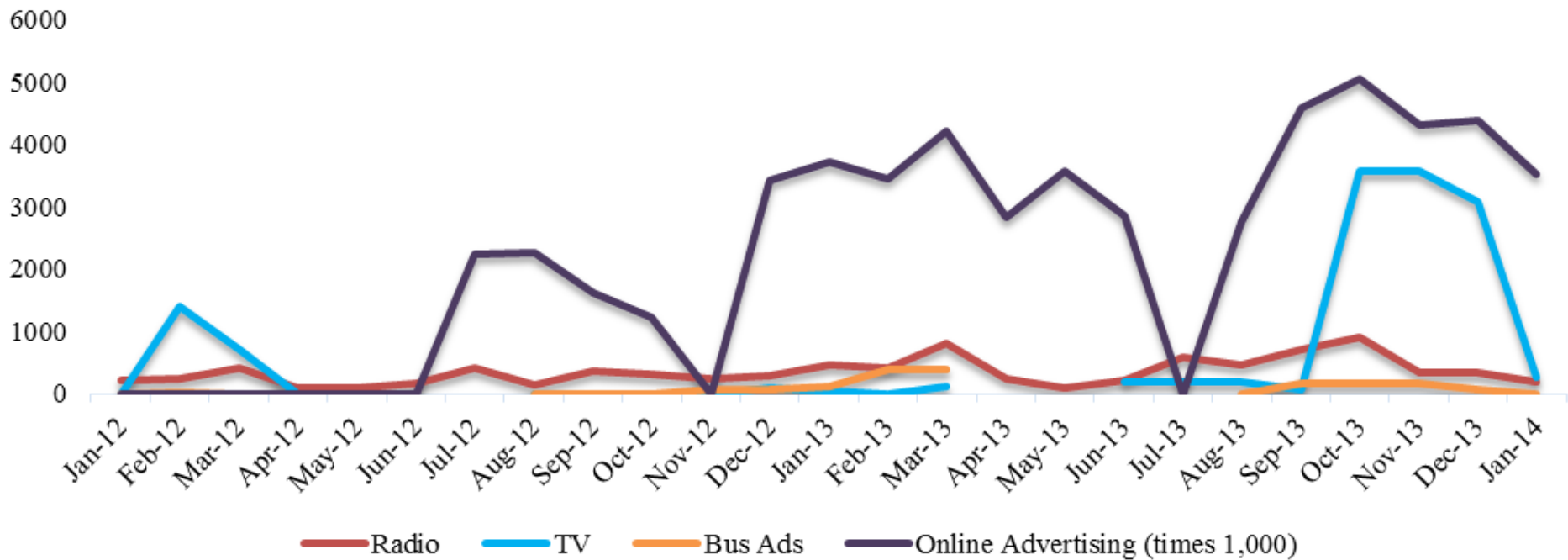
## EECBG Projects Retrofitted



## Orders to Docket



## HOPE Advertsing

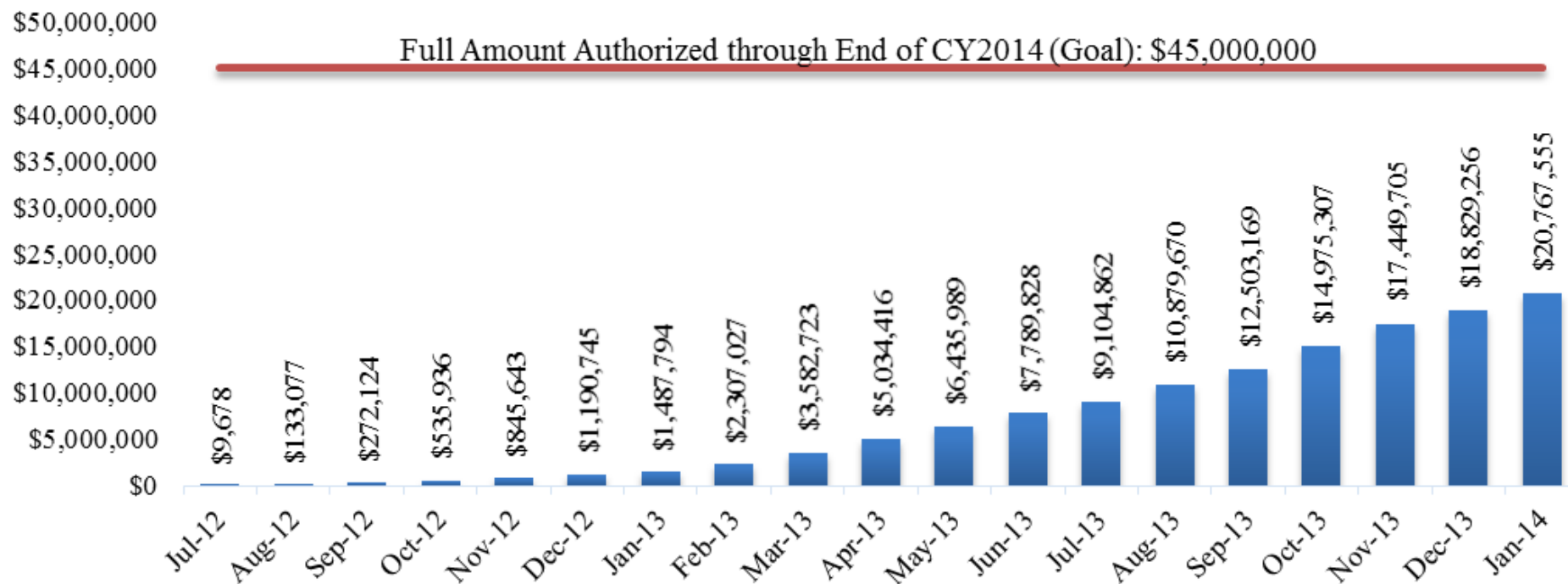


## Revised Quarterly LIEEP Participation Estimates

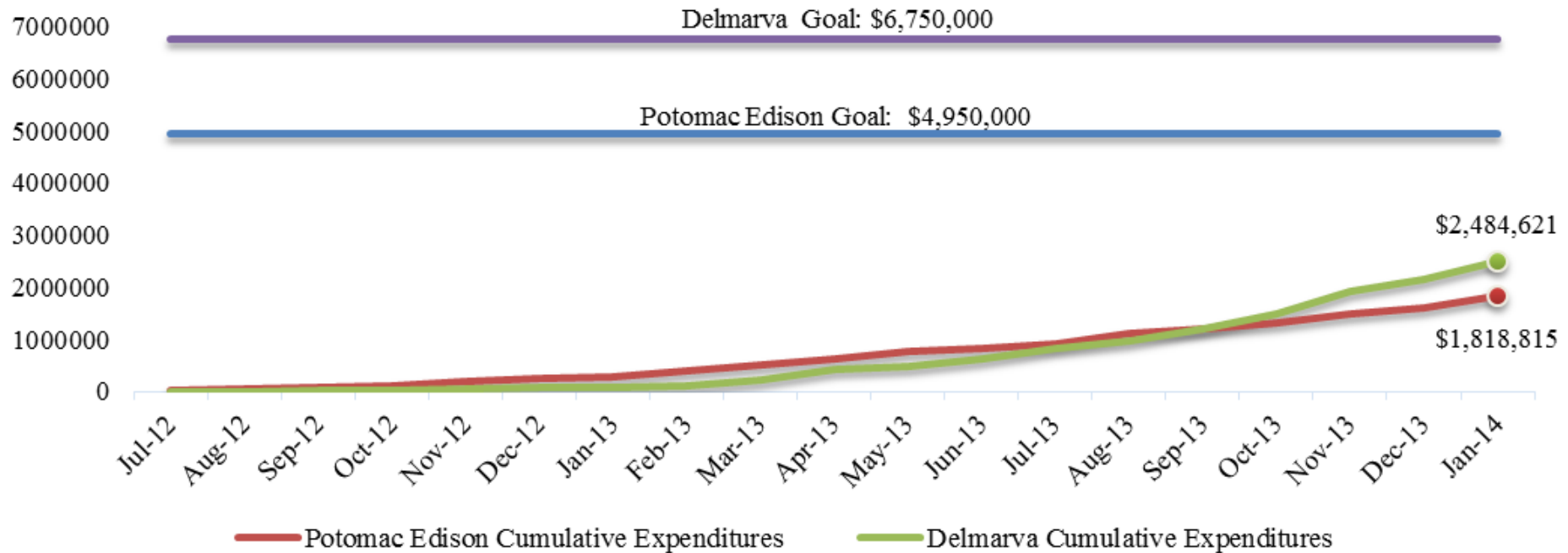
Utility	Quarterly Participation
BGE	629
PE	83
PEPCO	120
Delmarva	57
SMECO	38
Total	927



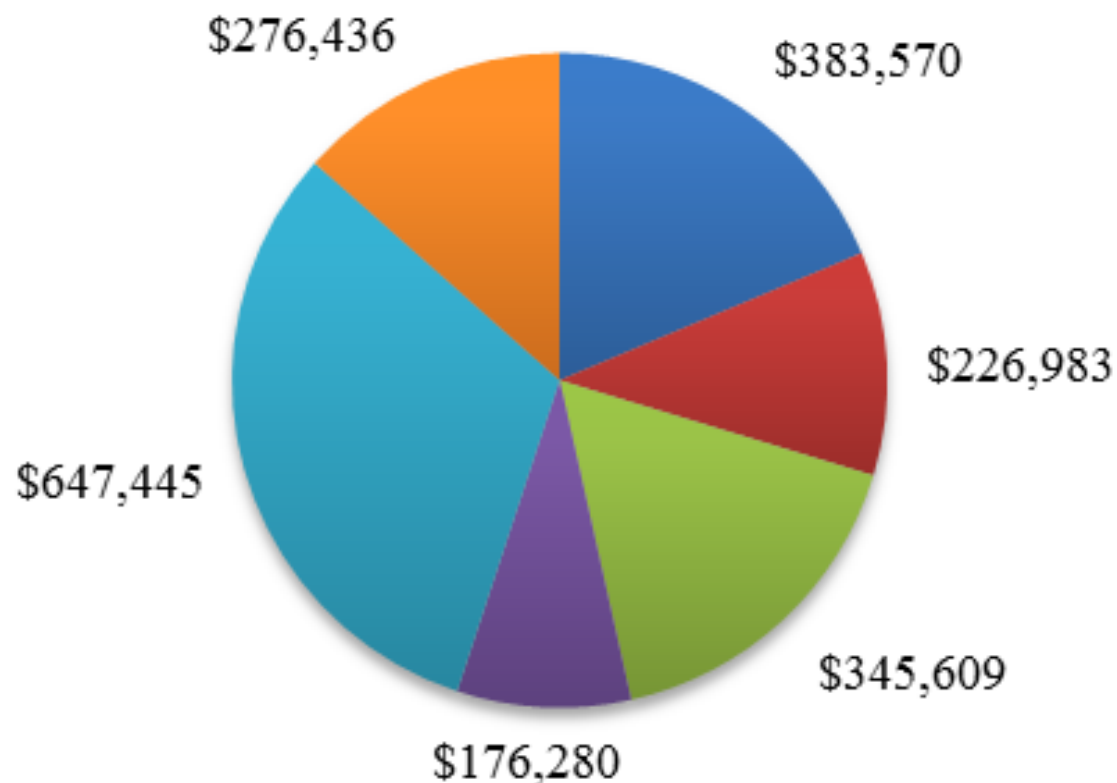
## EmPower LIEEP Weatherization Expenditures (Cumulative)



## EmPower Expenditures



# EmPower Unallocated Funds



■ Anne Arundle BGE

■ Baltimore County BGE

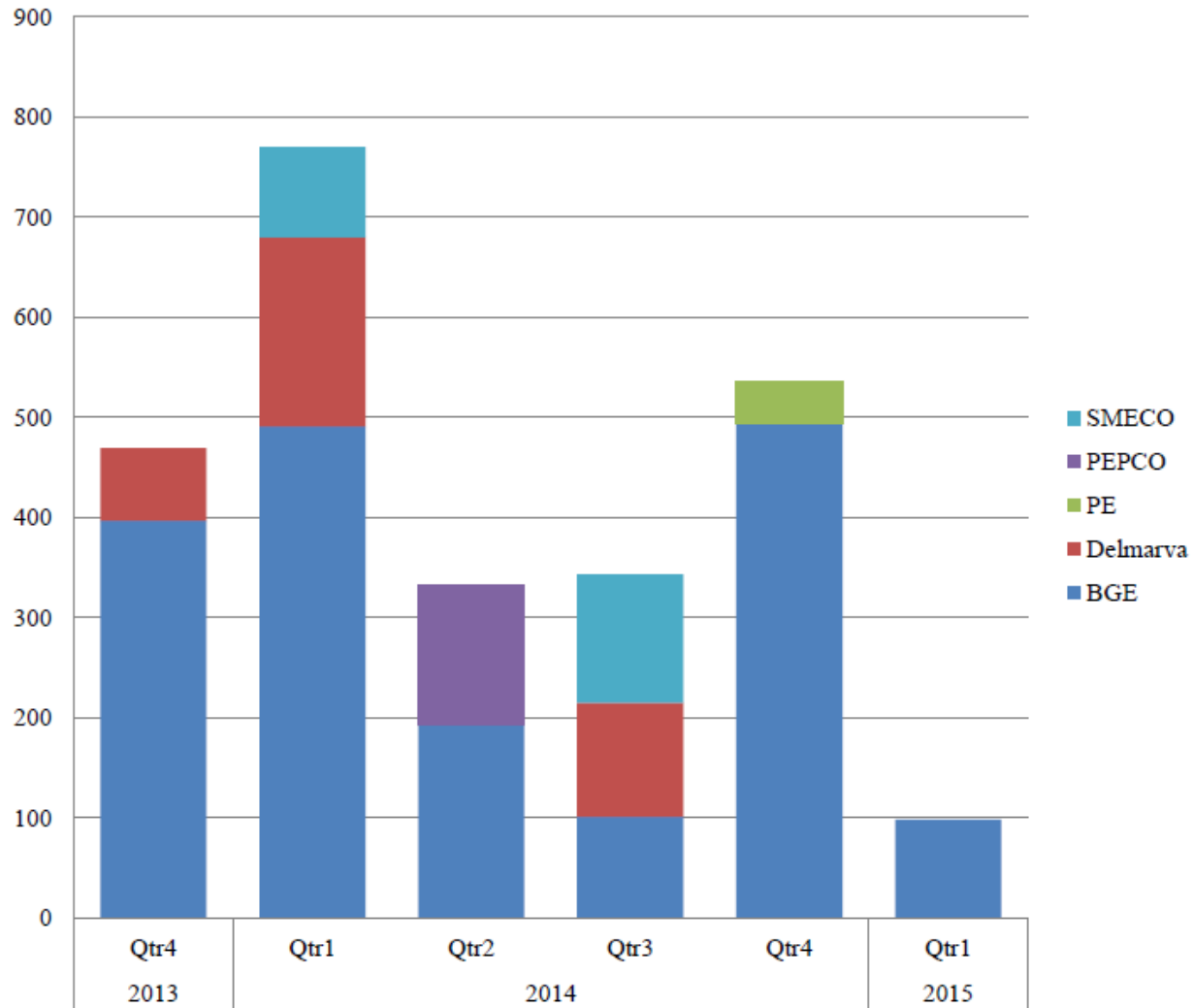
■ Cecil Delmarva

■ Somerset Delmarva

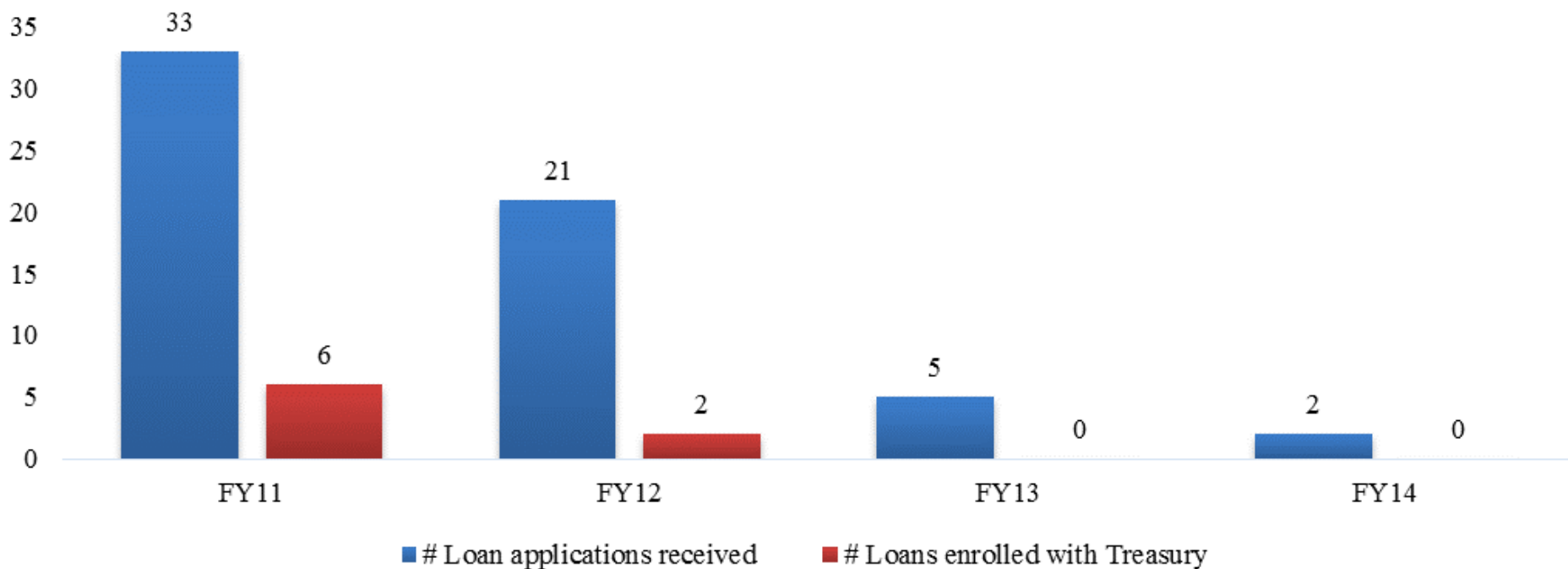
■ Wicomico Delmarva

■ Worcester Delmarva

## MEEHA Projected Project Completion Schedule



## Linked Deposit Program Participation



## Status of Linked Deposit Program Recommendations

Recommendation	UPDATE
1. Reduce reporting requirements to no more than twice a year and preferably to once per year.	Treasury agreed to the change in Task Force deliberations however the change has not been made and <b>Treasury has not responded to inquiries.</b>
2. Modify the program so that the relationship between the reduced interest rate provided to the borrower and the minimum interest return required on Treasury's deposit does not produce a net loss to the lender.	<b>Change was approved</b> under Senate Bill 1072 in the 2013 legislative session.
3. Reduce the complexity of the application process for becoming an approved State depository institution.	<b>Treasury has not responded</b> to DHCD contacts
4. Treasury should consider integrating the Certificate of Deposit Account Registry system into its requirements for collateral.	The change will not take effect until Treasury issues its next Expression of Interest. <b>Treasury has not responded</b> to DHCD inquiries.
5. DHCD should update the LDP regulations to allow a borrower with an enrolled LDP loan to have up to \$1 million in a qualified loan "at any one time" rather than basing the \$1 million loan limit on an initial or subsequent total loan amount.	Regulations have been drafted and <b>will be submitted for publication in late spring.</b>
6. No Recommended Change for this item.	-
7. DHCD, Treasury and DBED expand opportunities for educating potential borrowers as well as lenders about the benefits of using the program.	<b>LDP is actively promoted by DHCD</b> on an ongoing basis through outreach opportunities.